

In re:
Nelson Leon
Marsha L. Leon
Debtors

Case No. 21-12181-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 15, 2021

User: admin
Form ID: 318

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Nelson Leon, Marsha L. Leon, 119 Deerpath Drive, Lansdale, PA 19446-1423
14628097	+ American Honda Finance, P.O. Box 168128, Irving, TX 75016-8128
14628098	+ Amex Department Stores, P.O. Box 8218, Mason, OH 45040-8218
14628099	+ Apple Card - GS Bank USA, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-0001
14628100	+ Associated Endodontists, P.C., 1 Belmont Avenue, Suite 316, Bala Cynwyd, PA 19004-1604
14628093	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14628112	+ North Penn Pediatric Dental Associates, 2100 North Broad Street, Suite 203, Lansdale, PA 19446-1052
14628114	+ Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
14628117	+ Synergetic Communication, Inc., 5450 N.W. Central #1000, Houston, TX 77092-2016
14628121	+ USAA/Nationstar Mortgage, 350 Highland Drive, Houston, TX 77009-6623

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Nov 16 2021 04:43:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Nov 15 2021 23:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 16 2021 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 15 2021 23:40:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14628108	EDI: HNDA.COM	Nov 16 2021 04:43:00	Honda Financial Services, P.O. Box 166469, Irving, TX 75016
14628101	+ EDI: CITICORP.COM	Nov 16 2021 04:43:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14628102	EDI: CAPITALONE.COM	Nov 16 2021 04:43:00	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
14628104	EDI: DISCOVER.COM	Nov 16 2021 04:43:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
14628105	+ EDI: CITICORP.COM	Nov 16 2021 04:43:00	DSNB/Macy's, P.O. Box 8218, Mason, OH 45050
14628103	+ Email/Text: electronicbkydocs@nelnet.net	Nov 15 2021 23:40:00	Dept. of Education/NelNet, P.O.Box 82561,

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14628106	+ Email/Text: bbagley@enerbankusa.com	Nov 15 2021 23:40:00	Lincoln, NE 68501-2561 EnerBank USA, 1245 Brickyard Road, Suite 640, Salt Lake City, UT 84106-2581
14628107	+ EDI: PHINGENESIS	Nov 16 2021 04:43:00	FEB-Retail, P.O. Box 4499, Beaverton, OR 97076-4499
14628096	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 15 2021 23:40:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2905
14628110	EDI: JPMORGANCHASE	Nov 16 2021 04:43:00	JPMCB Card Services, P.O. Box 15369, Wilmington, DE 19850
14628111	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2021 23:40:00	Kohl's Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115
14628113	Email/Text: Bankruptcy.Notices@pnc.com	Nov 15 2021 23:40:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
14628115	+ EDI: RMSC.COM	Nov 16 2021 04:43:00	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
14628116	+ EDI: RMSC.COM	Nov 16 2021 04:43:00	Synchrony Bank/PayPal, P.O. Box 530975, Orlando, FL 32896-0001
14628118	+ EDI: CITICORP.COM	Nov 16 2021 04:43:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14628119	EDI: USAA.COM	Nov 16 2021 04:43:00	USAA Credit Card Bank, 10750 McDermott Fwy., San Antonio, TX 78288-1600
14628120	EDI: USAA.COM	Nov 16 2021 04:43:00	USAA Federal Savings Bank, P.O. Box 47504, San Antonio, TX 78265-7504

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14628109	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14628095	*+	Marsha L. Leon, 119 Deerpath Drive, Lansdale, PA 19446-1423
14628094	*+	Nelson Leon, 119 Deerpath Drive, Lansdale, PA 19446-1423

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

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Name	Email Address
DAVID B. SPITOFISKY	on behalf of Joint Debtor Marsha L. Leon spitofskybk@verizon.net spitofskylaw@verizon.net
DAVID B. SPITOFISKY	on behalf of Debtor Nelson Leon spitofskybk@verizon.net spitofskylaw@verizon.net
REBECCA ANN SOLARZ	on behalf of Creditor USAA FEDERAL SAVINGS BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Nelson Leon</u>	Social Security number or ITIN	xxx-xx-7829
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marsha L. Leon</u>	Social Security number or ITIN	xxx-xx-4599
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-12181-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nelson Leon

Marsha L. Leon

11/15/21

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.